

A B S T R A C T

A method, system and program for payment in a purchasing action performed by means of a cellular standard communication between a customer using said cellular standard communication device and a provider offering goods and/or services, wherein the communication between said customer and said provider is performed via a voice channel of said communication device and transmissions of an electronic bill from said provider to said customer, of a money transfer order from said customer to a payment provider and of a receipt of payment from said payment provider to said customer are performed via a service channel of the cellular standard network.